



ECMC EMERGENCY AID PROGRAM GUIDELINES

INTRODUCTION

Educational Credit Management Corporation (ECMC) is pleased to provide guidelines for the Emergency Aid Program offered to your institution as part of Project Success. Project Success is an initiative designed by the U.S. Department of Education to help minority-serving institutions improve student success and institutional outcomes and will be administered by ECMC.

As part of the goal to provide services to your students to assist them in achieving postsecondary educational success, the Emergency Aid Program supports student persistence toward degree completion by removing unforeseen financial obstacles from their path, which if not resolved quickly, could cause students to abandon their plans for higher education.

The Project Success Emergency Aid Program is funded by ECMC and is offered to assigned institutions that are using at least one ECMC Project Success service, through a non-competitive application process. There are no fees charged to the school for this program, but the school is required to assign staff, including a designated primary point of contact, to work with ECMC to implement and administer the program. The school will administer the funds and provide eligible students facing short-term, nonrecurring emergencies with an award of emergency aid dollars to remedy the situation. The student requesting the aid will complete an online application and submit supporting documentation of the emergency. The school will use a pre-determined list of criteria to approve or deny a student's request. The school must complete all required documentation in the online portal and adhere to all program guidelines for use of emergency aid funds in order to remain eligible for this program.

WHAT YOU CAN EXPECT FROM ECMC

Helping students succeed is our mission. We are committed to helping you create a successful Emergency Aid Program. We will show you how to set up and maintain the program as well as provide ongoing support to ensure success for the duration of the program.

ECMC will provide:

- An online portal that contains the student application for aid as well as administrative functions for the institution.
- Training for the aid program and the online tools.
- Sharing of best practices to ensure a successful program.
- Funds necessary to administer emergency aid to students. Amount is pre-determined and provided up-front to ensure timely processing. Each institution will be awarded a minimum of \$5,000 annually, but dependent on the institution size, the annual award amount may be higher. *(Any unused funds at the end of the grant period must be returned to ECMC.)*
- Ongoing support and training as necessary.

KEYS TO A SUCCESSFUL PROGRAM

We want to collaborate with you to create and administer a strong emergency aid program as part of your overall student success strategy. The key to the success of the program is institution-wide support. You will need to set the expectation across campus that the program is a priority and mobilize a team that can efficiently work across department lines to provide assistance quickly to students in need.

In order to be successful, you will be asked to:

- Identify a main point of contact on campus that will be primarily responsible for the administration of the program. A back-up administrator must also be identified to ensure that disbursement deadlines are met.
- Educate faculty and staff about the availability of the program and its benefits.
- Raise awareness with students about the availability of emergency aid.
- Train staff to efficiently review applications and make student-centered decisions.
- Develop seamless coordination between Student Services, Financial Aid and Bursar's Office to pay emergency expenses within two business days.

REQUIREMENTS FOR ECMC EMERGENCY AID RECIPIENTS

The ECMC Emergency Aid Program includes a defined set of requirements to which all participants must adhere. By adhering to these requirements, you ensure that the students you help are truly in need of emergency aid and in this way, are helping the greatest number of students possible.

Emergency aid recipient institutions will:

- Receive funds based on set tiers correlating to student enrollment.
 - For schools who have previously participated in the Project Success Emergency Aid Program, the funding allotment will be adjusted based on previous spending and adherence to the program guidelines.
 - Any unused emergency aid funds from the prior grant period must be returned to ECMC, unless alternative guidance is issued by ECMC. Please note, returning funds to ECMC constitutes your institution's immediate withdrawal from the Emergency Aid program and no further funding will be offered.
- Run this program from its Student Services, Student Affairs or related office or department. The institution **CANNOT** run this program out of the Financial Aid office. However, the Financial Aid office may be part of the program and consulting with this office may be an important part of implementing the program.
- Refer students requesting emergency aid to additional campus, community, and financial literacy resources to supplement the aid, address root causes or contributing factors to the financial emergency, and further support the student's persistence.
- Use the provided Project Success web portal for student applications and tracking payments, as well as to collect, track and report all required data elements. See "Reporting Requirements" later in these Guidelines.

- Make an award determination, notify the student of the approval or denial within two business days of receiving a completed application and required documentation.
- Disburse emergency aid within two business days of application approval by either paying the third party named in the submitted documentation or issuing a gift card to the student that can be used to pay the unforeseen expense. **Note:** Paying students directly is prohibited.
- Provide emergency aid up to a maximum of \$500 per eligible student. The student may apply multiple times, but the \$500 limit is over the life of the program, not per request or per academic year.
- Provide de-identified enrollment data each term for all students who have received emergency aid using the provided Project Success web portal.
- Track enrollment of all aid recipients to determine if program increases retention rates.
- Track all emergency aid dollars provided by ECMC. Aid dollars may only be used for the Emergency Aid Program.

Eligible students will:

- Be enrolled part-time or full-time in a certificate, associate or bachelor's degree program at the time of the aid request. Graduate students are not eligible.
- Have a GPA of 2.0 or greater at the time of application approval.
- Complete the online application provided by ECMC and upload supporting documentation of the financial need (i.e., required uninsured medical treatment, automotive repair estimate, documented notice of unexpected change in housing or utilities expense).
- Complete the required financial education courses through ECMC's financial literacy platform, ECMC Learning.
- Benefit from having an expense paid with emergency aid through this program, not to exceed \$500 during the life of the aid program.
- Be entitled to use of the emergency aid funds with no expectation of repayment.

Emergency aid funds may:

- Be paid to third parties by the institution or by issuing a gift card for a student's financial emergency—defined here as an unforeseen expense that, if not resolved quickly, could lead to the student's departure from the institution and loss of momentum toward completion. Categories of eligible expenses include, but are not limited to, utilities, housing/rent, food, medical/dental, transportation and childcare.
- Be awarded for the unexpected expenses of an eligible undergraduate regardless of how many credits the student has earned (there is no undergraduate credit minimum or maximum for this program).

Emergency aid funds may **NOT**:

- Be used to cover school expenses (parking, fines, tuition, books, supplies, required tools/equipment, etc.).
- Be used to pay prior balances owed to the school.
- Be paid directly to the student.
- Be released without a completed application and supporting documentation.
- Be used for any reason outside the program guidelines. The institution will be required to repay to ECMC any funds used for items that are listed here as prohibited and will forfeit their institutions participation in the Emergency Aid Program.

BEST PRACTICES

You are the key to a successful ECMC Emergency Aid Program and strong institutional support will be critical. The program is poised to help students in need and will be successful if all of the guidelines are followed. Besides the items listed above, here are some additional ways you can have a successful Emergency Aid Program.

- Meet with each student, either in person or over the phone, requesting emergency aid to fully assess the situation as well as to encourage the student to remain enrolled. Ask, “What will you do if you do not get this funding?” It is the best way to assess the magnitude of the financial emergency and to determine if the situation fits the definition of a financial emergency for this program. For purposes of this aid program, a financial emergency is defined as an unforeseen expense that, if not resolved quickly, could lead to the student’s departure from the institution and loss of momentum toward completion. The word unforeseen is key to making an award determination.
 - While expenses such as rent, gas, groceries, utility bills, etc. are not typically unforeseen expenses, the student may have had an unforeseen occurrence that forced them to divert funds away from their planned expenses to pay for the unforeseen event. Now, they are unable to pay their planned expense and are applying for emergency aid. Assuming the event was truly unforeseen and puts the student at risk of dropping out of school, this would likely be an eligible expense to have paid with emergency aid.
- Balance stewardship and efficiency. While it is important to be fiscally responsible, it is equally important to assist as many students as you can with the funds you have been allocated.
- Advertise the ECMC Emergency Aid Program. This can be done on the campus website, with posters on campus, through email campaigns, at orientation or with social media.
- Educate faculty and staff about the availability of the program and its benefits. Coach them to identify and refer students they believe are at risk of dropping out due to a financial emergency.
 - Note - referral letters/recommendations from a faculty or staff member is not proof the student qualifies for emergency aid.
- Be sensitive to the student, as they may be feeling self-conscious about asking for help. Let them know that it is OK to apply for emergency aid.
- All students who receive emergency aid must complete required courses through ECMC’s financial literacy platform, ECMC Learning. Students should not be required to complete courses prior to receiving aid. However, if a student receives aid and does not complete the required courses, they will be ineligible for any further aid through the emergency aid program.

APPLICATION PROCEDURE

- Please find the online application form [HERE](#).
- Be sure your institution meets all requirements and is in agreement with how the program is to be administered Institutional commitment to the program has been key to past successes.
- Submit the completed Application, and any other attachments, by November 23, 2020.

After you have applied:

After applicants have submitted their application materials, ECMC may conduct follow-up calls with applicants as needed to gather any additional information. ECMC will notify applicants of final funding decisions and award amounts within a week of receiving a completed application.

Please Note — Participation in ECMC’s Emergency Aid Program and aid funds received are not guaranteed and are subject to change at the discretion of ECMC.

REQUIREMENTS

Institutions participating in the ECMC Emergency Aid Program are expected to submit the following data on student awards on a quarterly basis to ECMC. All data is gathered within the provided administration portal.

• Student ID	• Institution attending
• Age	• Gender
• Parents graduated	• Ethnicity
• Annual income	• Expected Family Contribution
• Marital status	• Dependents
• Request date	• Award decision date
• Fully paid date	• Term name
• Term year	• Total requested
• Total awarded	• Total denied
• Total paid	• Current enrollment data
• Category of request*	• Student enrolled next semester

*Based on categories provided by ECMC on the reporting form, such as utilities, housing/rent, food, medical/dental, personal automobile expenses, public transportation/bus passes, childcare, fuel, etc.

Narrative reports:

- Institutions may be asked to submit narrative reports on program progress each semester. These reports are to assist ECMC with understanding the impact the Emergency Aid Program has had on your students.

Questions — Please contact Lori Auxier at 561-389-6346 or lauxier@ecmc.org.